

Information to identify the case:

Debtor 1 Henry Daniel Alward
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **15-10943-TPA**

Social Security number or ITIN **xxx-xx-1826**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Henry Daniel Alward

1/20/21

By the court:

Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Henry Daniel Alward
Debtor

Case No. 15-10943-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: aala

Page 1 of 4

Date Rcvd: Jan 20, 2021

Form ID: 3180W

Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2021:

| Recip ID | Recipient Name and Address |
|-----------------|--|
| db | + Henry Daniel Alward, 735 Wilson Avenue, Franklin, PA 16323-2750 |
| cr | + Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860 |
| 14104131 | + Aes/m&t Elt - Pheaa, Po Box 61047, Harrisburg, PA 17106-1047 |
| 14104147 | + Eaton Family Credit Un, 333 Babbitt Road Suite 100, Euclid, OH 44123-1636 |
| 14104148 | + Front Point Security System, 1595 Spring Hill Road, Suite 110, Vienna, VA 22182-2228 |
| 14104149 | M&t Credit Services Ll, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn, Williamsville, NY 14221 |
| 14125147 | + PHEAA, PO Box 8147, Harrisburg, PA 17105-8147 |
| 14142375 | SANTANDER BANK, N.A., ATTN: BANKRUPTCY DEPT., MC: 10-6438-FB4, 601 PENN STREET, READING, PA 19601 |
| 14104154 | + Santander Bank Na, 1130 Berkshire Boulevard, Wyomissing, PA 19610-1242 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Jan 21 2021 06:18:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jan 21 2021 04:48:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Jan 21 2021 06:18:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jan 21 2021 04:48:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | EDI: RECOVERYCORP.COM | Jan 21 2021 06:23:00 | Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14172700 | EDI: BECKLEE.COM | Jan 21 2021 06:18:00 | AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701 |
| 14104132 | + EDI: BECKLEE.COM | Jan 21 2021 06:18:00 | American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245 |
| 14104133 | + EDI: AMEREXPR.COM | Jan 21 2021 06:18:00 | American Express, P.O. Box 981537, El Paso, TX 79998-1537 |
| 14104134 | EDI: BANKAMER.COM | Jan 21 2021 06:18:00 | Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410 |
| 14104135 | EDI: BANKAMER.COM | Jan 21 2021 06:18:00 | Bank Of America, Po Box 982235, El Paso, TX 79998 |
| 14104138 | EDI: CITICORP.COM | | |

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| 14104143 | Email/Text: Bankruptcy.RI@Citizensbank.com | Jan 21 2021 06:18:00 | Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195 |
| 14104142 | Email/Text: Bankruptcy.RI@Citizensbank.com | Jan 21 2021 04:46:00 | Citizens Bank, 480 Jefferson Blvd, Warwick, RI 02886 |
| 14104136 | + EDI: CITICORP.COM | Jan 21 2021 04:46:00 | Citizens Bank, Attn: Bankruptcy Dept, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886 |
| 14104139 | + EDI: CITICORP.COM | Jan 21 2021 06:18:00 | Cbna, Po Box 6189, Sioux Falls, SD 57117-6189 |
| 14104140 | + EDI: CITICORP.COM | Jan 21 2021 06:18:00 | Citibank Sd, Na, Pob 6241, Sioux Falls, SD 57117-6241 |
| 14104141 | + EDI: CITICORP.COM | Jan 21 2021 06:18:00 | Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040 |
| 14104145 | Email/PDF: DellBKNotifications@resurgent.com | Jan 21 2021 03:32:24 | Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 14104144 | Email/PDF: DellBKNotifications@resurgent.com | Jan 21 2021 03:32:24 | Dell Financial Services, 1 Dell Way, Round Rock, TX 78682 |
| 14108551 | EDI: DISCOVER.COM | Jan 21 2021 06:18:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14104146 | + EDI: DISCOVER.COM | Jan 21 2021 06:18:00 | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316 |
| 14178745 | + Email/Text: kburkley@bernsteinlaw.com | Jan 21 2021 04:49:00 | Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 14335697 | EDI: ECMC.COM | Jan 21 2021 06:18:00 | ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408 |
| 14104137 | EDI: JPMORGANCHASE | Jan 21 2021 06:18:00 | Chase Card, Po Box 15298, Wilmington, DE 19850 |
| 14104150 | + Email/Text: camanagement@mtb.com | Jan 21 2021 04:47:00 | M&t Credit Services Ll, 1 Fountain Plz Fl 4, Buffalo, NY 14203-1420 |
| 14159923 | + EDI: MID8.COM | Jan 21 2021 06:18:00 | Midland Credit Management,Inc, as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14104152 | + Email/Text: bankruptcynotices@psecu.com | Jan 21 2021 04:49:00 | P S E C U, 1500 Elmerton Ave, Harrisburg, PA 17110-2990 |
| 14104151 | + Email/Text: bankruptcynotices@psecu.com | Jan 21 2021 04:49:00 | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013 |
| 14118982 | + Email/Text: bankruptcyteam@quickenloans.com | Jan 21 2021 04:49:00 | Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408 |
| 14104153 | + Email/Text: bankruptcyteam@quickenloans.com | Jan 21 2021 04:49:00 | Quicnk Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906 |
| 14109454 | EDI: RECOVERYCORP.COM | Jan 21 2021 06:23:00 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 14104156 | + EDI: RMSC.COM | Jan 21 2021 06:18:00 | Syncb/levin Furniture, 950 Forrer Blvd, Kettering, OH 45420-1469 |
| 14104157 | + EDI: RMSC.COM | Jan 21 2021 06:18:00 | Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 14104159 | + EDI: RMSC.COM | Jan 21 2021 06:18:00 | Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005 |

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| 14104158 | + EDI: RMSC.COM | Jan 21 2021 06:18:00 | Synchrony Bank/ Old Navy, Attention: GEMB, Po Box 103104, Roswell, GA 30076-9104 |
| 14104160 | + EDI: RMSC.COM | Jan 21 2021 06:18:00 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104 |
| 14104161 | + EDI: RMSC.COM | Jan 21 2021 06:18:00 | Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015 |
| 14104163 | + EDI: RMSC.COM | Jan 21 2021 06:18:00 | Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001 |
| 14104162 | + EDI: RMSC.COM | Jan 21 2021 06:18:00 | Synchrony Bank/Lowes, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104 |

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Duquesne Light Company |
| cr | | Quicken Loans Inc. |
| cr | | Santander Bank, NA |
| cr | * | ECMC, P.O. Box 16408, St. Paul, MN 55116-0408 |
| 14104155 | *+ | Santander Bank Na, 1130 Berkshire Blvd, Wyomissing, PA 19610-1242 |

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2021 at the address(es) listed below:

| Name | Email Address |
|------------------|--|
| Andrew F Gornall | on behalf of Creditor Quicken Loans Inc. andygornall@latouflawfirm.com |
| Brian Nicholas | on behalf of Creditor Quicken Loans Inc. bnicholas@kmllawgroup.com |
| Daniel P. Foster | on behalf of Debtor Henry Daniel Alward dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| James A. Prostko | on behalf of Creditor Santander Bank NA pawb@fedphe.com |
| Jerome B. Blank | on behalf of Creditor Santander Bank NA pawb@fedphe.com |

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Joseph P. Schalk

on behalf of Creditor Santander Bank NA jschalk@barley.com, sromig@barley.com

Joshua I. Goldman

on behalf of Creditor Quicken Loans Inc. jgoldman@kmllawgroup.com
kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com

Mario J. Hanyon

on behalf of Creditor Santander Bank NA mario.hanyon@brockandscott.com, wbpcf@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winneccour

cmeccf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

TOTAL: 12